

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on July 30, 2015.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Stephen C Farrell
4823 Coleman Rd.
Richmond, VA 23230

Case Number: 15-33843-KRH
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)
No(s)/Complete EIN:
xxx-xx-2082

Attorney for Debtor(s) (name and address):
Jason Meyer Krumbein
Krumbein Consumer Legal Services, Inc.
5310 Markel Rd
Suite 102
Richmond, VA 23230
Telephone number: (804) 303-0204

Bankruptcy Trustee (name and address):
Lynn L. Tavenner
20 North Eighth Street, Second Floor
Richmond, VA 23219
Telephone number: (804) 783-8300

Meeting of Creditors:

Date: **September 8, 2015**

Time: **09:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:
November 9, 2015

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:
701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:
Toll Free 1-866-222-8029

Date: July 31, 2015

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— — Refer to Other Side for Important Deadlines and Notices — —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Stephen C Farrell
 Debtor

Case No. 15-33843-KRH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: smithla
 Form ID: B9A

Page 1 of 2
 Total Noticed: 63

Date Rcvd: Jul 31, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2015.

db
 12993136 +Stephen C Farrell, 4823 Coleman Rd., Richmond, VA 23230-2505
 12993140 +Associated Credit Services, In, P.O. Box 5171, Westborough, MA 01581-5171
 12993141 BCC Financial Management Serv, P O Box 590097, Fort Lauderdale, FL 33359-0097
 +Bon Secours Rich Health Cen, Attn: Beverly Slater, 8580 Magellan Parkway,
 Richmond, VA 23227-1149
 12993142 +Brown & Joseph, LTD, 2550 West Golf Road, Suite 300, Rolling Meadows, IL 60008-4033
 12993145 CBE Group Inc., 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
 12993146 +CCS, Inc., 23550 Commerce Park, Suite 5000, Beachwood, OH 44122-5864
 12993153 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
 (address filed with court: Dominion Virginia Power, P.O. Box 26666, 18th Floor,
 Richmond, VA 23261-6666)
 12993154 +FedEx Techconnect, 3965 Airways, Module G, 4th Floor, Memphis, TN 38116-5017
 12993159 +George Ellis Redford, IV, PC, 2573 Homeview dr, Henrico, VA 23294-1700
 12993161 ++HORIZON FINANCIAL MANAGEMENT LLC, 9980 GEORGIA ST, CROWN POINT IN 46307-6520
 (address filed with court: Horizon Financial Management, 9980 Georgia St.,
 Crown Point, IN 46307-0000)
 12993164 +LabCorp-Corporate Headquarters, 1447 York Court, P.O. Box 2240, Burlington, NC 27216-2240
 12993165 +Manheim Automotive Fin. Svcs, P.O. Box 642, Timonium, MD 21094-0642
 12993166 +Micahel R. Cogan, PC, 12 South Summit Ave, Suite 250, Gaithersburg, MD 20877-2089
 12993168 +Mitchell Rubenstein & Assoc, 12 S. Summit Avenue, Suite 250, Gaithersburg, MD 20877-2092
 12993171 +Patterson Ave Fam Practice, P.O. ox 843356, Boston, MA 02284-3356
 12993172 +Pnc Bank, N.a., P.o.box 3180, Pittsburgh, PA 15230-3180
 12993173 +Professional Recovery Cons., 2700 Meridian Pkwy, Suite 200, Durham, NC 27713-2450
 12993175 +RAB Performance Recoveries, c/o Glasser And Glasser, 580 E. Main St. Ste 600,
 Norfolk, VA 23510-2322
 12993178 +RMS-Recovery Management, 4200 Cantera Dr., Ste 211, Warrenville, IL 60555-3040
 12993176 Regional Adjustment Bureau, P.O. Box 34111, Memphis, TN 38184-0111
 12993177 +Reynolds Primary Care, 6900 Forest Ave, Suite 300, Richmond, VA 23230-1730
 12993179 +Solomon and Solomon, P.C., Five Columbia Circle, Albany, NY 12203-6374
 12993180 Spinella, Owings & Shaia, P.C., c/o Greer P. Jackson, Jr. Esq., 8550 Mayland Drive,
 Richmond, VA 23294-4704
 12993182 +Suntrust Bank, Po Box 85526, Richmond, VA 23285-5526
 12993183 +United Consumers Inc., P.O. Box 4466, Woodbridge, VA 22194-4466
 12993185 +VCI, 7202 Glen Forest dr, Suite 200, Richmond, VA 23226-3780
 12993187 Verizon Wireless, 500 Technology Drive # 550, Saint Charles, MO 63304-2225
 12993192 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
 Frederick, MD 21701-0000)
 12993193 +Zurich North America, 100 West 33rd St, New York, NY 10001-2900
 12993194 +Zwicker & Associates, P.C., 80 Minuteman Road, Andover, MA 01810-1008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: jkrumbein@krumbeinlaw.com Aug 01 2015 01:48:23 Jason Meyer Krumbein,

Krumbein Consumer Legal Services, Inc., 5310 Markel Rd, Suite 102, Richmond, VA 23230
 tr +EDI: QLLTAVENNER.COM Aug 01 2015 01:38:00 Lynn L. Tavenner,
 20 North Eighth Street, Second Floor, Richmond, VA 23219-3302
 12993132 +EDI: RMCB.COM Aug 01 2015 01:38:00 Amca, 2269 S Saw Mill, Elmsford, NY 10523-3832
 12993133 EDI: BECKLEE.COM Aug 01 2015 01:38:00 American Express, c/o Becket & Lee, P.O. Box 3001,
 Malvern, PA 19355-0701
 12993134 EDI: AMEREXPR.COM Aug 01 2015 01:38:00 American Express Cent. Bank, P.O. Box 297812,
 Fort Lauderdale, FL 33329-7812
 12993135 +EDI: AMEREXPR.COM Aug 01 2015 01:38:00 Amex, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 12993138 EDI: BANKAMER.COM Aug 01 2015 01:38:00 Bank Of America, Po Box 982235,
 El Paso, TX 79998-0000
 12993139 E-mail/Text: bankruptcy@bbandt.com Aug 01 2015 01:48:45 Bb&t, Po Box 1847,
 Wilson, NC 27894-0000
 12993137 +E-mail/Text: mbb@ballatolaw.com Aug 01 2015 01:49:03 Ballato Law Firm, P.C.,
 3721 Westerre Parkway, Suite A, Henrico, VA 23233-1332
 12993143 EDI: CAPITALONE.COM Aug 01 2015 01:38:00 Cap One, Po Box 85520, Richmond, VA 23285-0000
 12993144 +EDI: CAPITALONE.COM Aug 01 2015 01:38:00 Capital One, N.a., P.o. Box 30273,
 Salt Lake City, UT 84130-0273
 12993147 +EDI: CHASE.COM Aug 01 2015 01:38:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 12993148 +EDI: CITICORP.COM Aug 01 2015 01:38:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 12993149 E-mail/Text: crbankruptcy@commrad.com Aug 01 2015 01:49:15 Commonwealth Radiology, PC,
 1508 Willow Lawn Drive, Suite 117, Richmond, VA 23230-3421
 12993151 +EDI: CCS.COM Aug 01 2015 01:38:00 Credit Collection Services, Two Wells Avenue,
 Dept. 9134, Newton Center, MA 02459-3225
 12993152 +EDI: DISCOVER.COM Aug 01 2015 01:38:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 12993155 +E-mail/Text: bankruptcy@firstpointcollectionresources.com Aug 01 2015 01:49:18
 FirstPoint, Inc., P.O. Box 26140, Greensboro, NC 27402-6140

District/off: 0422-7

User: smithla
Form ID: B9A

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Total Noticed: 63

Date Rcvd: Jul 31, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12993156 +EDI: RMSC.COM Aug 01 2015 01:38:00 GECRB, Attn Bankruptcy Dept, P O Box 103104,
Roswell, GA 30076-9104
12993157 +EDI: RMSC.COM Aug 01 2015 01:38:00 Gecrb/jcp, Po Box 965007, Orlando, FL 32896-5007
12993158 +EDI: RMSC.COM Aug 01 2015 01:38:00 Gecrb/lowes, Po Box 956005, Orlando, FL 32896-0001
12993160 E-mail/Text: bankruptcy@co.henrico.va.us Aug 01 2015 01:49:16 Henrico County,
c/o Rhysa Griffith South, P.O. Box 90775, Richmond, VA 23273-0775
12993162 +EDI: IIC9.COM Aug 01 2015 01:38:00 IC Systems, 444 Hwy 96 East, P.O. Box 64886,
Saint Paul, MN 55164-0886
12993163 EDI: IRS.COM Aug 01 2015 01:38:00 Internal Revenue Service, Centralized Insolvency Ops,
PO Box 7346, Phila, PA 19101-7346
12993167 E-mail/Text: mmrgbk@miramedrg.com Aug 01 2015 01:49:01 MiraMed Revenue Group,
991 Oak Creek Dr, Lombard, IL 60148-6408
12993170 +E-mail/Text: egssupportservices@egscorp.com Aug 01 2015 01:49:05
NCO Financial Systems, Inc., 507 Prudential Rd, Horsham, PA 19044-2368
12993181 EDI: AGFINANCE.COM Aug 01 2015 01:38:00 Springleaf Financial S, 600 N Royal Ave,
Evansville, IN 47715-0000
12993184 EDI: USBANKARS.COM Aug 01 2015 01:38:00 Us Bank, 4325 17th Ave S, Fargo, ND 58125-0000
12993186 EDI: AFNIVERIZONE.COM Aug 01 2015 01:38:00 Verizon Bankruptcy Dept,
500 Technology Drive #550, Saint Charles, MO 63304-2225
12993188 E-mail/Text: bkr@taxva.com Aug 01 2015 01:49:20 Virginia Department of Tax, PO Box 2156,
Richmond, VA 23218-2156
12993189 +E-mail/Text: rmcbknotices@wm.com Aug 01 2015 01:49:25 Waste Management, Corporate Office,
1001 Fannin, Suite 4000, Houston, TX 77002-6711
12993190 EDI: WFFC.COM Aug 01 2015 01:38:00 Wells Fargo Bank, N.A., PO Box 4233,
Portland, OR 97208-4233
12993191 +EDI: WFFC.COM Aug 01 2015 01:38:00 Wells Fargo Financial, Inc., 4143 121st Street,
Urbandale, IA 50323-2310

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12993169 National City Bank, 00000-0000
12993150 ##Contract Callers, In, PO Box 212489, Augusta, GA 30917-2489
12993174 ##+Provident Ba, Po Box 1844, Cincinnati, OH 45201-1844

TOTALS: 1, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2015 at the address(es) listed below:

Jason Meyer Krumbein on behalf of Debtor Stephen C Farrell jkrumbein@krumbeinlaw.com,
a30156@yahoo.com; tcarper@krumbeinlaw.com; plutzky@krumbeinlaw.com
Lynn L. Tavenner ltavenner@tb-lawfirm.com,
sleadbeater@tb-lawfirm.com; amorris@tb-lawfirm.com; ltavenner@ecf.epiqsystems.com

TOTAL: 2